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Generate Collection

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L24: Entry 3 of 3

File: USPT

Jan 11, 1972

DOCUMENT-IDENTIFIER: US 3634656 A

TITLE: CREDIT CONTROL SYSTEM

Application Filing Date (1):19671031Brief Summary Text (2):

Conventional credit card "systems" usually operate with a credit card which is either a means for identifying its user to the person to whom the card is presented in lieu of negotiable currency, or to establish a credit status of the bearer of the card so that the person extending credit upon presentation of the card is reasonably certain that he will be able to collect payment for the goods or services he has provided the user of the card. The card may additionally hold information such as an account number, but this serves only for facilitating bookkeeping. The card itself may implicitly limit the amount of credit which can and should be extended to the user and which is therefore regarded as guaranteed. However, the card does not represent any particular amount of money, it is not the equivalent of negotiable currency, i.e., it does not represent any cash value. Moreover, the purpose of the card requires always two people, the holder of the card and a person to whom this card is presented so that he may extend credit; its very use raises the problem of subsequent collection. The card cannot be used in automated establishments. Moreover, the very nature of the credit card as credit identification restricts use to persons whose credit can be established to the satisfaction of those who issue the card, because of the problem of subsequent collection. There is, therefore, a need for combining the advantages of the principles of the credit card system, such as the elimination of cash payments at the time services are rendered or goods are transferred, with the advantages of direct cash payment, where the general credit status of the payer is immaterial. The system should permit extension to coin-operated vending machines which do not require any attendance, and should eliminate subsequent problems of collection including the still existing uncertainty thereof, as well as the generally undesired increase in bookkeeping.

Brief Summary Text (12):

Having completed this operation, payment has, in fact, been made by the user. If, for example, the credit control unit is connected to a vending machine, the purchase can now be made in the usual way of operating such a machine. Thereafter the new credit balance is recorded onto the card. It can thus readily be seen that the system enables the user to make payments for any desired amount within the credit balance available to him. The unit can be installed, for example, in a store where the user makes payment in this manner in lieu of cash, checks, or other types of payment. The attendant or salesman merely has to watch that the proper amount was dialed in or he may do this himself, and after recording of the new credit balance, the transaction is completed.

Brief Summary Text (15):

The system can be extended in that such a credit control unit is normally or selectively provided for online operation. It may be coupled, for example, to a

telephone line and established next to a telephone. The user makes a normal telephone call to his bank and requests that the bank couple the computer of the bank handling the accounts to the telephone receiver at the bank. He then dials in the particular amount into the credit controller unit, set for addition. The credit control unit adds that amount to the credit on the card and the dialed-in pulses are concurrently transmitted through the telephone to the computer in the bank and his account is debited with that amount. The system is very versatile and combines digital techniques with simplicity as high speed operation is neither required nor even desired. The system is designed with numerous features concerning factors of safety and "tamperproofing" the system.

Drawing Description Text (2):

FIG. 1 illustrates somewhat schematically the front panel of the credit controller unit in accordance with the system of the present invention, including connection of the unit to a vending machine;

Detailed Description Text (1):

Proceeding now to the detailed description of the drawing, in FIG. 1 thereof, there is shown somewhat schematically the general layout of a system in which the invention can be used with advantage. A denotes a vending machine of any type having, for example, a number of openable compartments or buttons to be pushed so that a certain item of merchandise drops into an outlet chute or the like. For the general case it is presumed that these items do not necessarily have the same value so that different prices have to be paid for them. The respective compartments can be opened only and/or pushing of the respective button has effect only when the correct price has been paid. In general, the vending machine A may be any of the known coin-operated devices subject to the requirement that it responds to electrical signals initiating the vending operation proper (unlatching of a compartment door, etc.) The vending machine A may still be a coin-operated one with the credit card payment mode operating as an alternative. Of course, the coin operation mode may be entirely omitted from the machine A.

Detailed Description Text (2):

If the purchaser has paid a particular amount of money by means of a credit card control unit C to be described in detail below, then, for example, through the cable B a control signal is provided to the vending machine A and now the purchaser can open one of all those compartments holding an item of merchandise of that particular price. The machine A may be equipped in the usual manner with locking means, locking automatically all compartments again if one of them has been opened or if a particular button has been pressed, etc. Additionally, vending machine A will send a signal into line B to signal to unit C that the vending has been completed, for example, when a compartment door has been opened, a button pushed, etc. The control signals passing through the cable B to the vending machine A are now developed in unit C which is the subject matter proper of the present invention. Unit C appears to the purchaser as a simple box with a front panel. Of course, unit C may be structurally incorporated into the vending machine; but it is probably more economical to provide separate units for use in cooperation with different types of vending machines, or for other usages.

Detailed Description Text (6):

If there is neither, a true error nor a simulated error due to a mistake on part of the user, a button I can be pressed by the user who has dialed in the amount of money he wishes to spend, and the purchaser can go to the vending machine A and withdraw the item he desires. This fact is signaled by the vending machine through cable B to unit C. The button I can be eliminated, and the vend buttons on the vending machine A will then perform the function. However, as was said above, and as will be elaborated below, unit C is not restricted to cooperation with a vending machine. Thus, for these cases control button I is needed to provide a command signal representing the execution of the financial transaction involved. Soon thereafter the credit card will reappear in slot E to be withdrawn by the

purchaser. The card will then hold a recording of the new credit balance as previously displayed by the counter K.

Detailed Description Text (48):

(6) The counter 76 may simply be a mechanical pulse counter which shifts from count state to count state for each input pulse it receives. As the card moves relatively slow, the pulses follow at a slow sequence (low input frequency), at a rate in the order of a few cps, so that fast operating electronic counters are not needed, though they could, of course, be employed. Counters 76 to 79 are presumed to be ~~forward-counting, decadic, recycling counters.~~ The maximum number of pulses in a data field, in addition to the suppressed field control pulse and before a gap is nine, so that the counter 76 will not recycle and may reach count state nine at the most. Should, however, counter 76 be recycled, an error situation is present. each counter has an output line, respectively 769, 779, 789 and 799, and receiving a pulse when the respective counter recycles, i.e., shifts from count state "9" to count state "zero." Each counter has an output line, respectively 760, 770, 780 and 790, receiving and holding a signal when and as long as the respective counter is in count state "zero." The lines 769, 779, 789 and 799 are respectively AND-gated with the count state signals "0," "1," "2" and "3" from field counter 80 in output logic 751, and the four AND-gated outputs are OR-gated into a line 752.

Detailed Description Text (54):

Closing of switch 59, while the system is in state S3, causes input logic 71 to respond and to shift state counter 70 into the "motor stop" state S4. The state signal S4 is used as switching signal in motor control circuit for opening the switch 63; motor 55 therefore comes at rest. The input circuit 83 for the error flip-flop 81 is designed to monitor the existence of the state signal S4 when field counter 80 is or is not at count state "zero." If the field counter 80 is not at count state "zero" after the card has been read and the motor is stopped, an error situation is present and flip-flop 81 is set. There always must be four decade fields, no more and no less. If there were only three, counter 80 is in state "3" at the end of reading; if there were five fields then field counter 80 recycled and is in count state "1" after the fifth gap. In either case, the credit card has been tampered with, for example, by "filling" one of the gaps with a simulated pulse, thus eliminating one of the gaps, or by adding pulses and generating another field. Therefore, in this case again error lamp H will light up.

Detailed Description Text (59):

As counter 76 recycles towards count state "zero" a signal appears in line 769. In operate state S4 such signal is not an error situation. Output logic 751 responds to that signal and to the count state "zero" signal from field counter 80 to pass the resulting signal into line 752 and to field counter 80 as an alternative clock or count input pulse for advancing the field counter 80, now to the count state "1." Counter 76 thus ceases to receive further pulses and so does counter 91 holding the tens complement of the number that was set into counter 76 in the read state. The input logic 75 will now begin to distribute the clock pulses from source 85 into counter 77. Analogously the input logic 95 will distribute the same number of clock pulses into counter 92 and until counter 77 recycles to zero sending a pulse into line 779. The logic 751 responds to this recycling causing again field counter 80 to advance now to count state "2," etc.

Detailed Description Text (60):

One can see now that one by one the counters 76, 77, 78 and 79 are recycled to zero and the tens complement of each digit held in the respective counters is set into the counters 91, 92, 93 and 94 respectively. Looking at the example shown in FIG. 3, the counters 91 to 94 constituting display counter K will show respectively digits 7, 0, 6 and 9 at the end of the operation. These digits represent \$96.07, a credit balance as it was recorded on the card by the complement code. This number will be displayed by display counter K. The completion of this operation is present when all counters 76 through 79 are, in fact, at count state "zero". This state of

counter 750 is monitored by an AND-gate 700 connected to the lines 760, 770, 780 and 790. An output signal of gate 700 marks the end of state S4.

Detailed Description Text (65):

The user will soon dial and the input pulse group passes through line 97, gate 74, logic 75 into counter 79. When dial G resets to zero field counter 80 shifts to count state "2." The next pulse group from dial G will be distributed by the input logic 75 into the counter 78 and so forth, until the four pulse groups have been respectively loaded into counters 79, 78, 77 and 76, in that order. If the amount is under ten dollars, then the first digit dialed must be a zero. If the amount is under one dollar, two zeros must be dialed in first. There always must be four digits dialed into the unit C. In cases the control unit may be used for cooperation with a vending machine where the items of merchandise all have the same price, such as a vending machine for coffee, soft drinks, candy, cigarettes, etc. In this case, the dial G can be omitted and an additional button, when pressed, simply sets by ratchet action the position of counters 76 to 79 to that amount.

Detailed Description Text (66):

The dial-in is completed when either one of the following two coincidences occurs: counter 76 in nonzero state when after the last zero pulse from dial G field counter 80 recycles to count state "3". However, this is true only if there is a nonzero cent amount. For the alternative case, one has to observe that dialing in of a zero digit produces 10 pulses. Thus, placing "zero" into counter 76 causes full recycling thereof so that before completion of recycling a pulse is sent into line 769. (Similar pulses may have occurred during dial-in in the other lines, 779, 789 or 799, but they are not used in state S5.) Therefore, the dial-in is completed when counter 76 is in nonzero state for count state "3" of field counter, or by a signal in line 769 at count state "0" of field counter 80. The input logic 71 will respond accordingly to either signal combination to shift the state counter 70 now to the "arithmetic" state S6.

Detailed Description Text (69):

The state S6 signal causes closing of switch 86 in the output line of clock 85 to pass clock pulses to the input logics 75 and 95. The formation of the ten-thousand complement requires that the number of pulses for upcycling counters 92, 93, 94 must be reduced by one in comparison with the number of pulses respectively required to recycle counters 77, 78, 79 to zero. On the other hand, counters 91 to 94 now already hold a number, namely the current credit balance, so that an addition to a number is any of the counters 91, 92 and 93 may produce a carry requiring an additional pulse for the counter of the respective next decade. Thus, there is provided a carry flip-flop 100 which is set when respectively operating one of the counters 76 to 78 recycle to zero and reset when counters 91 to 94 respectively recycle to zero. This is the logic requirement, but for the implementation it has to be observed, that by definition of the operation, the respective operating one of counters 750 always recycles through zero, which terminates operation for the particular decade, while the respective operating one of counters K may or may not recycle through zero and if recycling through zero, then never later but normally earlier than the respective operating one of counters 750. The control of carry flip-flop 100 must, therefore, consider that occurrence or nonoccurrence of a carry in counter K is the variable, while the possibly later occurrence of a borrow (recycling of counter 750) occurs always and must not interfere with prior occurrence of a carry in counter K. Before describing the control of carry flip-flop 100, the control exerted by the carry flip-flop 100 shall be described first.

Detailed Description Text (71):

Turning now to the control of carry flip-flop 100 the input logic 102 thereof includes a control flip-flop which is set by each pulse in line 752, i.e., concurrently with each incrementation of counter 80; the control flip-flop is reset by the next clock pulse. The change from set to reset state of that control flip-

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L19: Entry 5 of 29

File: USPT

Sep 12, 2000

DOCUMENT-IDENTIFIER: US 6116446 A

TITLE: Stoppers for individual bottle-type beverage container

Application Filing Date (1):19980518Brief Summary Text (4):

Individual beverage containers or bottles have been popular for many years. They provide an easy storage and carrying container for a beverage. The individual bottle provides one serving for the user. The serving would be comparable to a large glass of the beverage. The individual bottle is advantageous in a number of settings because it provides one serving of the beverage and a container therefor. Originally after use the bottle was thrown away. More recently these bottles are recyclable.

Brief Summary Text (7):

Although straws are often made available at the point of purchase this is not typically the case when the beverage is sold at a vending machine. Further, retailers may run out of the straws before they run out of the beverage. In addition, where the consumer does not drink the beverage directly after purchasing it, the straw may be lost or damaged. Further, where the consumer does not drink the entire beverage at one time, if removed, the straw can become lost or can contaminate the consumer's other packages.

Brief Summary Text (26):

Yet a further feature of this invention is to provide such a device that is recyclable.

Detailed Description Text (7):

Referring to FIGS. 1, 5, 6 and 7 stopper 30 has a generally tubular side wall 32 which has a slight inward angle so as to facilitate the positioning of stopper 30 in the neck 50 of bottle 40. The stopper shown in FIGS. 1, 5, 6 and 7 is made of thin material and in order to provide the stopper with enough rigidity a pair of ribs or webs 65 are formed therein. Each rib 65 are shaped such that a peripheral edge 67 is spaced inwardly from the side wall 32 and a peripheral trough 66 is formed therebetween. Each rib 65 has an inner wall 68 that is spaced from the inner wall of the adjacent rib such that a channel 70 is formed therebetween. Preferably, channel 70 has a curved shape such that when the corrugate portion 64 and the short portion 62 of the straw 58 are positioned in the stopper 30 and they are in the closed position they fit freely therein as shown in FIGS. 1 and 3. The bottom of trough 66 forms a circular inside surface 71. During the assembly process a cylindrical pressing tool may be used which bears on cylindrical inside surface 71.

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L23: Entry 7 of 29

File: USPT

Jul 11, 2000

DOCUMENT-IDENTIFIER: US 6085910 A
TITLE: Coin packaging system

Application Filing Date (1):
19970725

Brief Summary Text (30):
recycleable

Brief Summary Text (51):
limited recyclablity

Detailed Description Text (14):
Figures 11A and 11B illustrate a still further alternative form of coin holder 170 not requiring molds for either injection moulding or thermoforming. In this embodiment, coin holder 170 is designed with similar rib structure 172, 174, elongate bar 176 and upper rails 178, 180 to the embodiments described above to secure the coins. Creases 182 are formed by heated pressure wheels on a continuous plastic sheet web 184 of roll stock with in-line diecutting and stripping. Coin filling and clip closing may also be in-line. A diecut locking tab 186 and slots 188 receiving locking tabs therein provide a secure locking means.

Detailed Description Text (44):
REUSABLE AND RECYCLABLE

Detailed Description Text (45):
The present invention provides both a reusable and recyclable product, thereby obviating a problem with paper and plastic wrappers and coin pouches. The coin holders can be reused anywhere from 15 to 50 times by retailers, banks and consumers. Any damaged clips can be recycled into new ones or into other useful products after regrinding into small resin pellets. The product thereby is ecologically sound and a boon to the environment.

Detailed Description Text (54):
The speed, accuracy and simplicity of the clip design provided herein also appeal to millions of smaller businesses, such as coin vending machine operators, coin laundries etc.

Detailed Description Text (56):
A further object of this invention is the provision of a complete system that creates a new cycle of utility and convenience for banking institutions, retailers, vending machine operators as well as many other users, including the average consumer. This invention begins its life cycle in magazine or strip form, the coin holders are fed into the packaging machine and are filled with coins. At this point, they become individual loaded clips ready for packing and distribution to financial institutions.

Detailed Description Text (58):
The empty, colour-coded clips are then recycled by banks out to millions of consumers who have millions of dollars of coinage hoarded in tins, jars, boxes and

even barrels in which many have collected for years.

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L23: Entry 8 of 29

File: USPT

Dec 28, 1999

US-PAT-NO: 6008262

DOCUMENT-IDENTIFIER: US 6008262 A

TITLE: Foamable compositions comprising low viscosity thermoplastic material
comprising an ethylene .alpha.-olefin

DATE-ISSUED: December 28, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
McKay; Kevin W.	St. Paul	MN		
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Woodbridge; Donald P.	St. Paul	MN		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE	CODE
H.B. Fuller Licensing & Financing, Inc.	St. Paul	MN				02

APPL-NO: 08/ 913456 [\[PALM\]](#)

DATE FILED: September 16, 1997

PARENT-CASE:

RELATED APPLICATIONS This application is a Continuation-in-part of patent application Ser. No. PCT/US97/04161 filed Mar. 14, 1997 which is a Continuation-in-part of patent application Ser. No. 08/615,750 filed Mar. 14, 1996 which is now abandoned.

PCT-DATA:

APPL-NO	DATE-FILED	PUB-NO	PUB-DATE	371-DATE	102(E)-DATE
PCT/US97/16422	September 16, 1997		Sep 16, 1997	Sep 16, 1997	Sep 16, 1997

INT-CL: [06] [C08](#) [L](#) [23/04](#)

US-CL-ISSUED: 521/51; 521/60, 521/74, 521/84.1, 521/134, 521/142, 521/144, 526/330, 526/331, 526/352, 526/352.2

US-CL-CURRENT: [521/51](#); [521/134](#), [521/142](#), [521/144](#), [521/60](#), [521/74](#), [521/84.1](#), [526/330](#), [526/331](#), [526/352](#), [526/352.2](#)

FIELD-OF-SEARCH: 526/330, 526/331, 526/352, 526/352.2, 521/51, 521/60, 521/74, 521/84.1, 521/134, 521/142, 521/144

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/> <u>5342858</u>	August 1994	Litchholt et al.	
<input type="checkbox"/> <u>5369136</u>	November 1994	Park et al.	
<input type="checkbox"/> <u>5389168</u>	February 1995	Lichholt et al.	
<input type="checkbox"/> <u>5407965</u>	April 1995	Park et al.	
<input type="checkbox"/> <u>5416129</u>	May 1995	Chaudhary et al.	521/79

FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
07188442	July 1995	JP	
WO 95/05418	February 1995	WO	

ART-UNIT: 171

PRIMARY-EXAMINER: Nutter; Nathan M.

ATTY-AGENT-FIRM: Quan; Nancy N. Fischer; Carolyn A.

ABSTRACT:

The present invention relates to a foamable composition comprising a low viscosity thermoplastic composition comprising at least one ethylene/.alpha.-olefin. The foamable composition may comprise a single ethylene/.alpha.-olefin or a blend of such. Optionally, the foamable composition may further comprise at least one diluent including waxes, plasticizers such as oil, tackifying resin, and mixtures thereof. The present invention also relates to a method of foaming such compositions and articles constructed therefrom. More specifically, the present invention relates to foamable thermoplastic compositions having particular utility as cabinet sealant and as foam layers in disposable articles such as disposable diapers, incontinent devices, medical devices such as bandages and dressings, as well as a variety of other uses.

22 Claims, 0 Drawing figures

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L3: Entry 1 of 1

File: USPT

Jan 19, 1999

DOCUMENT-IDENTIFIER: US 5860362 A

TITLE: Newspaper vending machine with online connection

Abstract Text (1):

A system which comprises a self-service newspaper vending machine (2) includes an electronic control means (34) with an on-line connection (36) to a news providing organization (38) from which a newspaper containing up to the minute news can be purchased. A customer is attracted by news stories shown on a display (6). The customer is then given the opportunity of purchasing a newspaper or part of a newspaper. Communication between the customer and the vending machine (2) is by the display (6) and a keyboard (8). The newspaper can be purchased by either inserting a banking or credit card in a card reader (52) or inserting coins into a coin slot (50). The vending machine (2) would then print out the up to the minute news requested.

Detailed Description Text (7):

Turning now to FIG. 2, an electronic controller 34 is used to run the machine. In order for the vending machine to print out up to the minute information, the electronic controller 34 has an on-line connection 36 to a news providing organization 38. The on-line connection 36 may use the Public Switched Telephone Network (PSTN) with there being a modem (not shown) to provide the interface between the PSTN and the controller 34.

Detailed Description Text (8):

The controller 34 contains a PC processor 40 to provide the control, a ROM 42 and a RAM 44 for storing the information received from the news providing organization 38.

Detailed Description Text (9):

The PC processor 40 communicates with the keyboard 8 and a checking mechanism (not shown) associated with the payment slots 10 via a self-service Input/Output (I/O) system 54. The processor 40 communicates with the display 6 via a display subsystem 56. Also, the processor 40 communicates with the paper sensor 30, the printer 12, the bunching mechanism 22, the feeders 18a, 18b and a loudspeaker 48 and receives on-line information from the news providing organization 38 via a PC I/O System 58.

Detailed Description Text (15):

Impressive graphics could be displayed on the self-service newspaper vending machine 2. If this is required, it is far quicker for this type of information to be sent from the news providing organization 38 to the electronic control means 21 via a self-service communications network than via the PSTN. The self-service communications network would be governed by protocols such as Systems Network Architecture (SNA) or High Level Data Link Control (HDLC).

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